

Summary of Comments and Responses to 15-Day Comment Period Ending June 20, 2002

Privacy of Nonpublic Personal Financial and Medical Record Information

Comment Source	Section	Summary of Comment	Response	Revisions Needed
AIG-1	Not enumerated	Objects to provisions that are inconsistent with federal regulations for other financial institutions.	Noted as general concern. 15 U.S.C. §6807 explicitly authorizes states to adopt greater privacy protections, construing such provisions as “consistent” with federal regulations. To the extent that these regulations provide greater privacy protections than the federal regulations, they are not inconsistent. Please see earlier response to comment in rulemaking file.	No
AIA-1	2689.2 scope	Objects to deletion of word “nonpublic” before “personal information”	Accept. To avoid confusion, and maintain consistency with GLBA and NAIC terminology, the proposed regulations will restore the terminology of “nonpublic personal information.”	Revise all references from “personal information” to “nonpublic personal information” to clarify.

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ChoicePoint-1	2689.2 scope	“Licensee” should be better defined. Currently it includes entities such as ChoicePoint. It should only include agents and carriers licensed by CDI.	Accept in part. Regulations will be revised to clarify the scope of licensees subject to these regulations. Decline to accept suggestion to limit scope to agents and carriers. Licensees subject to regulation are set by statute. Statutory changes require legislative action.	Revise 2689.2 to clarify scope of licensees subject to regulations.
ACLHIC-12	2689.3 disclosure of information	Wants to delete section and replace with “personal information shall not be disclosed in a manner not permitted by California law or this regulation.”	Accept suggestion, but not exact language. Regulations will be revised to read “Nonpublic personal information shall not be disclosed in a manner not permitted by California law or these regulations.”	Revise 2689.3.
AIA-3	2689.3 “reasonably necessary”	A “reasonably necessary” standard imposed on all lawful information disclosures goes beyond statutory authority. Wants to delete section.	Accept in part. To clarify the purpose of this section, it will be revised to read “Nonpublic personal information shall not be disclosed in a manner not permitted by California law or these regulations.”	Revise 2689.3

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PIFC-1	2689.3 disclosure of information	Scope of “personal information” including publicly available information is too broad.	Accept in part. To avoid confusion and follow GLBA and NAIC language, regulations will be revised to restore the terminology of “nonpublic personal information” to replace references to “personal information.” In addition, the definition of “nonpublic personal information” will be revised to clarify the aspect of public v. nonpublic information.	Revise 2689.3 and the definition of “nonpublic personal information” in 2689.4(i).
PRC-2	2689.4 definitions	Wants to add definitions of “opt-in” and “opt-out” as well as “privileged information”	Accept in part. Since “opt-out” is a core term in the proposed regulations, and “opt-in” is useful in differentiating the term, definitions of “opt-in” and “opt-out” will be added to the regulations. Decline to accept suggestion to add a definition of “privileged information” as there is no obvious need to clarify that term.	Revise to add definitions of “opt-in” and “opt-out” in 2689.4 (j) and (k).

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State Farm-1	2689.4 “clear and conspicuous” notice	Does not want “California-specific” format requirements for privacy notices.	Decline to accept. Assuming this comment refers to the Flesch Reading Ease Score and 10 point type size, these format requirements are reasonably related to the purpose of assuring that privacy notices are easy to read.	No.
ACLHIC-2 AIA-4	2689.4(a)(ii) “short explanatory sentences”	Wants to delete phrase “(an average of 15-20 words)” Similar comment.	Misinterprets regulation as prescriptive. Guidance of 15-20 words in short sentences is reasonably related to assuring that notice is “reasonably understandable” and permits flexibility since it refers to an average number of words.	No

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ACIC-2	2689.4(a)(vii) Flesch Reading Score	Wants to delete Flesch Reading Score of 50. There is no authority.	Decline to accept in part. Because the comment to delete the Flesch Reading Ease Score does not pertain to a change in the proposed regulations, it is not timely. In addition, establishing an objective Flesch Reading Ease Score standard is reasonably related to insuring that privacy notices are reasonably understandable. Authority is implied by CIC §791 et seq. and granted by 15 U.S.C. §§6801, 6805, 6807. Please see response to earlier comment in rulemaking file. Accept suggestion to change examples in the Appendix to meet the ease of reading standard. Sample clauses in the Appendix will be simplified.	Revise sample clauses in the Appendix to reflect Flesch Reading Ease Scores of 50.
ACLHIC-3		Similar comment.		
AIA-5		Similar comment. Objects to requirement.		
AAA-3		Similar comment. Wants to delete Flesch Test requirement.		
NAII-1		Similar comment. Wants to delete Flesch Score requirement. It is too restrictive and inconsistent with samples in Appendix.		
PIFC-2		Similar comment. Wants to delete requirement or change example in Appendix to meet 50 Score.		

Comment Source	Section	Summary of Comment	Response	Revisions Needed
ACIC-4	2689.4 (a) 10 pt. type size	Does not want specified type size for privacy notices on the Internet.	Decline to accept in part. Type size was reduced from 12 point to 10 point to assure a minimum standard for a “clear and conspicuous” notice. 10 point type size is reasonably related to the purpose of assuring that privacy notices are easy to read. The section merely describes what is “designed to call attention.”	Revise 2689.4(a) to clarify web site type point requirements.
ACLHIC-4		Similar comment, but not limited to the Internet.		
AAI-4		Similar comment. Does not want type size mandated.		
AIA-6		Similar comment. Objects to specific type size for web pages.		
NAII-2		Similar comment. Wants to delete 10 point type size web site requirement because it is beyond insurer’s control.	Accept in part the comment that a type point size on web sites is beyond an insurer’s control. Regulations will be revised to delete the 10 point type size on a web site and instead indicate that privacy notices on a web site are “designed to call attention” if they are at least the equivalent point size and type as the standard text on the licensee’s web site, and using html.	

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PRC-1	2689.4(a) 10 point type size	Wants 12 point, not 10 point type size for privacy notices.	Decline to accept. The type size requirement was reduced from 12 point to 10 point in response to public comments for greater flexibility. 10 point type size is reasonably related to the purpose of assuring that privacy notices are easy to read.	No.
ACLHIC-5	2689.4(a)(vi) prominent notice on front of form	Wants to delete requirement to place a prominent notice on the front of a multi-page form directing reader to the privacy notice if the notice is on the back or inside.	Decline to accept. This comment does not pertain to a change in the proposed regulations. Thus, it is not timely and no further response is necessary.	No
ACIC-1 AIA-8 NAII-3	2689.4(c)(iv) definition of “consumer”	Definition of “consumer” is not synonymous with “claimant.” Exceeds authority. Similar comment. Does not want personal injury claimant and worker’s compensation claimant included in definition of “consumer.” Similar comment. Wants to delete reference to personal injury claimants and workers compensation claimants.	This comment does not pertain to a change in the proposed regulations. Thus, it is not timely. Please see earlier response to comment in rulemaking file.	No

Comment Source	Section	Summary of Comment	Response	Revisions Needed
ACLHIC-7	2689.4(d) definition of “customer”	Wants to reinstate provision that insurers not be required to provide annual notices to lapsed, expired, inactive and dormant policyholders.	Accept. Regulations will be revised to restore the example, following the NAIC model regulation, of a consumer who is not a customer when the customer’s policy is lapsed, expired, or otherwise dormant and the licensee has not communicated with the customer about the relationship for a period of 12 months, other than annual privacy notices and promotional materials.	Revise 2689.4(d) to add example.
ACLHIC-8 NAII-4	2689.4(d)(vii) definition of “customer”	Wants to restore requirement that if mail is returned, licensee shall make subsequent good faith attempt to obtain current valid address Similar comment. Wants to restore provision on invalid addresses from earlier version of regulations, which is the same as the NAIC model.	Accept. Regulations will be revised to restore provision that if mail is returned, the licensee shall make a subsequent good faith attempt to obtain a current valid address, following the NAIC model regulation.	Revise 2689.4(d)(viii) to restore provision.

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<p>ACLHIC-9</p> <p>AIA-7</p> <p>NAII-5</p> <p>PIFC-3</p>	2689.4(d)(vii) definition of “customer”	<p>Wants to delete requirement that customer’s names be deleted from marketing lists where last known address is deemed invalid.</p> <p>Similar comment. There is no authority.</p> <p>Similar comment. Wants to delete requirement.</p> <p>Similar comment. Requiring insurers to remove a consumer’s name from mailing lists for marketing purposes is impractical and cumbersome.</p>	Decline to accept. Regulations will retain the requirement that a consumer’s name be deleted from marketing lists when his or her last known address is deemed invalid, but will extend the time for a licensee to delete the name from 60 days to “annually.” The requirement is reasonably related to the statutory purpose of protecting a consumer’s privacy, and tied to the annual privacy notice requirement. Authority is implied by CIC §791 et seq. and granted by 15 U.S.C. §§6801, 6805, and 6807.	Revise 2689.4(d)(viii) to provide that consumer names with invalid addresses be deleted annually.

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ACIC-5	2689.4(i) definition of “personal information”	Definition of “personal information” is too broad. Wants to limit regulations to “nonpublic personal information” as defined in GLBA.	Accept. To avoid confusion, and maintain consistency, to the extent possible, with GLBA and the NAIC model regulation, the proposed regulations will restore the terminology of “nonpublic personal information.” The regulations will also be revised to clarify that nonpublic information does not mean publicly available information.	Revise definition in 2689.4(i) and revise terminology throughout regulations.
AAI-1		Similar comment. Definition covers all personal information, not just “nonpublic” personal information. Wants to either restore “nonpublic” or exempt “publicly available” information from definition.		
AIA-2 PIFC-4		Similar comment. Objects to change in definition of “personal information”		
AAA-2		Similar comment. Only “nonpublic personal information” should be included.		
Farmers-1		Similar comment. Objects to changing “nonpublic personal information” to “personal information.” Also, this section indicates that personal information includes nonpublic personal information as defined in GLBA. Farmers is not currently subject to GLBA opt-out, but with changed definition, it may be subject to 2689.8.		

Comment Source	Section	Summary of Comment	Response	Revisions Needed
NAII-6	2689.4(i) definition of “personal information”	Wants to delete sentence that definition includes “nonpublic personal information” as defined by GLBA because it is unnecessary.	Accept. Restoring the terminology of “nonpublic personal information” to follow the terminology of GLBA and the NAIC makes further reference to GLBA unnecessary. The regulations will be revised to avoid confusion.	Revise the definition and terminology of “nonpublic personal information” in 2689.4(i)
NAII-7	2689.4(i)	Wants to delete second paragraph of 2689.4(i) because it repeats provisions elsewhere in regulations.	Decline to accept. This information is not found elsewhere in the regulations and is necessary to clarify the definition of personal information.	No

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ACLHIC-13	2689.4(i) definition of “personal information”	Wants to delete third paragraph referencing information about individuals associated with a business entity	Decline to accept. Because these comments do not pertain to any changes in the regulations, other than shifting the definition from section 2689.2 to the definition section in 2689.4, the comments are not timely. Please see previous comments in the rulemaking file.	No.
AAI-2		Non-worker’s compensation commercial lines are included in definition, but should not be. Wants to delete reference to non-worker’s compensation commercial lines insurance		
AIA-9		Similar comment. Does not want definition of “personal information” to include information about individuals associated with a business entity.		
NAII-8		Similar comment. Wants to delete third and fourth paragraphs of 2689.4(i) because they are broader than the statute.		

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AAI-3 Farmers-2 NAII-9	2689.5(a)(2) initial privacy notice	<p>Wants to delete reference to “claimants or beneficiaries.”</p> <p>Similar comment. Section 2689.5(a)(2) requires an initial privacy notice to claimants and beneficiaries which may require a procedural change for carriers.</p> <p>Similar comment. Objects to requirement that “claimants and beneficiaries” receive initial privacy notices.</p>	Decline to accept. For technical consistency, “claimant or beneficiary” was added to 2689.5(a)(2). However, the regulations, when originally proposed, made clear that notice requirements applied to claimants and beneficiaries, as indicated in 2689.2 and the definition of consumer in 2689.4(c). Therefore, these comments do not pertain to substantive changes in the regulations and thus are not timely. Please see previous comments in the rulemaking file.	No

Comment Source	Section	Summary of Comment	Response	Revisions Needed
PRC-3	2689.5(c) later delivery of privacy notice	Wants to reinstate requirement that privacy notices be delivered within 3 days. 14 days is too long.	Decline to accept. In response to industry input that 3 days turn-around was not workable, the delivery time period was lengthened to 14 business days to facilitate compliance. In addition, a licensee must give notice, orally, of its information practices at the time the licensee and customer enter into a customer relationship on the telephone. 14 days is a reasonable time period to aid the statutory objective of assuring that consumers receive written information about a licensee's information-sharing policies and practices.	No.

Comment Source	Section	Summary of Comment	Response	Revisions Needed
PRC-4	2689.6 annual privacy notice	Wants former customers whose accounts were active within the last 12 months to receive an annual notice. Wants to delete last sentence that “a licensee is not required to provide an annual notice to a former customer with whom it no longer has a continuing relationship.”	Accept in part. Regulations will be revised to restore the example of a consumer who is not a customer when the customer’s policy is lapsed, expired, or otherwise dormant and certain other conditions. Decline to accept comment to delete the last sentence because it clarifies notice requirements consistent with the definition of a customer. Additionally, it makes little sense to require a licensee to provide a privacy notice to someone with whom it no longer has a continuing relationship especially when it may not have a current address for the customer.	Revise definition of “customer” in 2689.4(d) to reinstate example of a consumer who is not a customer.

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ACLHIC –1	2689.7 information in privacy notices	Wants to replace this section with Section 7 of the NAIC model regulation. Also, for annually renewed products, wants to permit choice of separate or combined notice to satisfy GLBA annual notice and CIC §791.04.	Decline in part; accept in part. Decline to accept comment to replace this section with Section 7 of the NAIC model regulation because 2689.7 is necessary to implement and make specific provisions of CIC §791 et seq. Accept comment to permit a licensee to provide a separate or combined notice to satisfy GLBA and California law.	Revise 2689.5, 2689.6 and 2689.7 to permit a licensee to provide a separate or combined California and standard privacy notice.
AIA-10	2689.7 information in privacy notices	Does not want notices to require from whom and through what techniques the information is collected and whether information may be collected from sources other than the consumer, since this requires a California-specific notice.	Decline to accept. Requirements conform to statutory mandate of CIC §791.04.	No.
State Farm-2	2689.7 information in privacy notices	Wants to add new subsection providing that requirements can be met by combining required information in an initial or annual notice or continue to use notice in current use and supplement.	Accept. Regulations will be revised to permit licensees to provide notices required by CIC §791.04 and these regulations in a separate or combined notice as well as permit licensees to provide notices required by GLBA and California law separately or combined.	Revise 2689.5, 2689.6 and 2689.7 to permit separate or combined notices.

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PRC-5	2689.7(a)(5) information in privacy notices	Wants statement to clarify that if information is shared with affiliates for marketing, the consumer has no legal right to opt-out. Wants it in 12 point type size.	Accept, but not in 12 point type size. Regulations will be revised to state that the law does not allow customers to restrict the disclosure of nonpublic personal financial information to an affiliate for marketing purposes.	Revise 2689.7(a)(5) to add statement.
PRC-6	2689.7 information in privacy notice	Wants to reinstate sentence in 2689.7(b) that “a licensee does not adequately categorize information that it discloses if the licensee uses only general terms, such as transaction information about the consumer.”	Accept. Although the statement was simply moved from 2689.7(b) to Appendix A, the regulations will be revised to reinstate the sentence in this section and remove it from the Appendix.	Revise 2689.7(a) to reinstate sentence and delete sentence in Appendix A.
State Farm-3	2689.7(a)(8) opt out	Wants to delete requirement that privacy notices include a general description of who is authorized to have access to personal information.	Decline to accept. The requirement follows the NAIC model regulation and is reasonably related to the purpose of informing a consumer about a licensee’s policies and practices pertaining to protecting the confidentiality and security of nonpublic personal information.	No

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AIA-11 NAII-11	2689.7(a)(10) information in privacy notice	Does not want requirement that a notice include a description of a licensee's business function disclosures. There is no authority. Similar comment. Objects to requirement of detailed disclosures. Wants to reinstate provision allowing a licensee to state broadly that it makes disclosures as permitted by law.	Decline to accept. This requirement is mandated by CIC §791.04(b).	No.
AIA-12 NAII-12	2689.7(b) information in annual privacy notice	This section is confusing and requires a California-specific notice. Insurers should be given the option of sending separate notices to comply with GLBA and California law or combining those standards into one notice. Similar comment. Objects to new 2689.7(b) for annual notice. Wants to use same initial privacy notice.	Accept. Although 2689.7(b) was added in response to public comments, the regulations will be revised to make clear that a licensee has the option of providing separate or combined notices to satisfy requirements of CIC §791.04 and these regulations as well as the option of providing separate or combined notices to satisfy California law and GLBA requirements.	Revise 2689.5, 2689.6 and 2689.7 to clarify option of separate or combined privacy notices.

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ACLHIC-6	2689.8(a) form of opt out notice	Does not want requirement of 16 point boldface type “IMPORTANT PRIVACY CHOICES” for opt out notice.	Decline to accept. This comment does not pertain to a change in the proposed regulations. Please see earlier comment in rulemaking file.	No
NAII-13	2689.8(a) opt out	Wants to delete new paragraph in 2689.8(a) that requires an insurer to provide a copy of the initial notice with the opt out notice when the insurer provides an opt out notice at a later time than providing the initial notice.	Decline to accept. This provision was simply moved from 2689.8(b) in the initial proposed regulations to 2689.8(a). Requiring that a privacy notice explaining a licensee’s information-sharing practices accompany the opt out notice assures that a consumer can make a knowledgeable choice about opting out.	No

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<p>ACLHIC-14</p> <p>AAI-5</p>	2689.8(a) opt out methods	<p>Wants to delete requirement to provide self-addressed postage prepaid return envelope.</p> <p>Similar comment.</p>	<p>Decline to accept. Misinterprets regulations. 2689.8(a) permits a licensee to choose to provide either a self-addressed postage prepaid return envelope or a toll-free telephone number. If the consumer agrees, the licensee has the further option of providing an electronic means. Requiring that a licensee provide a cost-free method for the consumer to opt out is reasonably related to the purpose of protecting nonpublic personal information.</p>	No.
<p>NAII-14</p> <p>PIFC-5</p>	2689.8((b) placement of opt out notice	<p>Wants exception to first page placement in mailing to also apply when notice is mailed with a policy.</p>	<p>Decline to accept. Requiring that an opt out notice be placed on top when it is mailed with materials other than a bill or renewal offer is reasonably related to the purpose of assuring that a consumer has an opportunity to direct how his or her nonpublic personal information will be shared. Otherwise, an opt out notice can easily be overlooked, but not a policy.</p>	No.

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CCIP-1 NAII-15 Seabury-1	2689.8(c) agent requirements	Agent “shopping” should not be subject to opt-out. Similar comment. Wants to delete agent notice and opt out requirement for “shopping” policy at renewal. Similar comment. Objects to opt-out requirement to shop renewals.	Decline to accept. Because these comments do not pertain to changes in the regulation, they are not timely. In addition, agent notice and opt out requirements follow the 2000 NAIC model regulation regarding “shopping the risk” to other insurers.	No
NAII-16	2689.8(d) opt out	Objects to deleting “nonpublic” from personal information. Wants to change scope to “personal financial information.”	Accept. The regulations will be revised to restore the terminology of “nonpublic” personal information. In addition, the regulations will be revised to clarify that 2689.8 refers to nonpublic personal “financial” information, pursuant to CIC §791.13(k).	Revise definition of personal information in 2689.4(i) and revise 2689.8 to refer to nonpublic personal financial information
ACLHIC-15	2689.8(d) opt out	Wants to delete section on prohibited disclosures when consumer declines to opt out because it is unnecessary or, alternatively, replace with Section 13 of NAIC model regulation.	Decline to accept. Prohibiting disclosures of policy or account numbers when a consumer declines to opt out follows the NAIC model regulation and GLBA prohibitions against disclosure of account numbers. It is reasonably related to the purpose of assuring protection of confidential financial information.	No.

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NAII-17	2689.8(d)(3) opt out	Wants to delete 2689.8(d)(3).	Decline to accept. This comment does not pertain to a change in the proposed regulations. Therefore, it is not timely.	No
PRC-7	2689.8(f) 30 days opt out time	Wants to provide 45 days to opt out; 30 days is too short.	Decline to accept. The response time to opt out was reduced from 45 days to 30 days to accommodate industry input. It is a reasonable amount of time to respond to a licensee to assure that a consumer has an opportunity to direct a licensee not to share his or her nonpublic personal information. Additionally, nothing prevents a consumer from opting-out after the 30 day time period has passed, as this section recognizes.	No.
ACLHIC-16	2689.8(h) opt out by legal representative	Wants to delete this provision.	Decline to accept. This comment does not pertain to a change in the proposed regulations. Therefore, no further response is necessary.	No

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AAA-1	2689.10(a) delivery of notices	Wants to add “or” between each option in 2689.10(a)(1-4).	Accept in part. For technical clarity, the regulations will be revised to indicate that these are examples of a reasonable method of delivering a privacy notice.	Revise 2689.10(a) to indicate that these are examples only.
NAII-18	2689.10(b) delivery of notices	Wants to reinstate deleted language in 2689.10(b) on situations where an insurer may reasonably expect that a consumer will receive the insurer’s privacy notice	Decline to accept. 2689.10 elsewhere treats electronic mail as a method to deliver a privacy notice. Further language would be redundant and/or confusing. The examples of reasonable methods for delivery in the proposed regulations are reasonably related to assuring that a consumer can reasonably be expected to receive actual notice to make knowledgeable choices.	No

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ACLHIC-17	2689.11(b) medical record information	Replace with “This section does not prohibit or restrict the disclosure of medical record information as permitted by CIC §791.13 or require authorization for disclosure of medical information other than as required under §791.13.”	Accept, with similar language. To avoid confusion, the regulations will be revised to read “This section does not prohibit or restrict the disclosure of nonpublic personal medical record information as permitted by California Insurance Code Section 791.13 or require an authorization for disclosure of nonpublic personal medical record information other than as required by California Insurance Code Section 791.13.”	Revise 2689.11(b) to clarify permitted disclosures under CIC §791.13.
CLTA-1	Article IV safeguarding standards	Title companies should not be required to comply with the Safeguarding provisions for public information	Accept comment to clarify. Revising the definition of “nonpublic personal information” in 2689.4(i) should address these concerns.	Revise definition of “personal information” in 2689.4(i)
CLTA-2	2689.13(a) definition of “customer information systems”	“Customer information” should be defined as information not derived from public records.	Accept. Regulations will be revised to clarify that “customer information” refers to nonpublic personal information.	Revise 2689.13(a) to clarify that “customer information” means “nonpublic personal information”

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AIA-14	2689.18 service providers	Objects to requirement that licensees require, by contract, that service providers implement appropriate data security protections.	Decline to accept. Misinterprets regulation. This section provides an example for guidance rather than imposes a requirement and follows the NAIC Safeguarding model.	No
ACLHIC-10 State Farm-4	2689.22 non- discrimination	Wants to amend so that “unfairly discriminates” means denying a product/service because consumer has not authorized disclosures under CIC §791.13(k) Similar comment. Wants to delete section prohibiting unfair discrimination. There is no authority.	Decline to accept. This comment does not pertain to a change in the proposed regulations. Therefore, no further response is necessary. Please see earlier response to comment in rulemaking file.	No

Comment Source	Section	Summary of Comment	Response	Revisions Needed
ACLHIC-11	2689.24 contracts with nonaffiliated third parties	Wants to delete requirement that contracts with nonaffiliated third parties be amended, within 90 days of the effective date of these regulations, to include a confidentiality requirement.	Accept in part; decline to accept in part. Accept comment to clarify that the requirement affecting nonaffiliated third party contracts regarding confidentiality of nonpublic personal information applies only to contracts where the nonaffiliated third party obtains nonpublic personal information.	Revise 2689.24 to clarify that contract requirements apply only to contracts where a nonaffiliated third party receives nonpublic personal information about consumers.
NAII-19		Similar comment. Contracts with nonaffiliated third parties should not be required to contain a written confidentiality requirement, especially when the services performed do not involve disclosure of information about the insurer's consumers.	Decline to accept comment to delete this requirement because it is reasonably related to the purpose of providing maximum privacy protection. Decline to accept comment to extend the time period for compliance.	
State Farm-5		Similar comment. If imposed, 90 days is too short.	Licensees have been on notice since the initial issuance of these proposed regulations in December 2001 that contracts with nonaffiliated third parties must be amended after July 1, 2002. 90 days from the effective date of these regulations is reasonable and consistent in providing maximum consumer protection.	

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PRC-8	Appendix	Wants to add Sample Clauses in Appendix to inform consumers about deadlines and that the right to opt out is continuing.	Accept. To facilitate compliance, the Appendix will be revised to include an example of language a licensee may use to inform consumers about deadlines to opt out and that the right to opt out is continuing.	Revise the Sample Clauses in Appendix A to include suggested language to explain a consumer's opt out rights.
PRC-9	Appendix	Wants more informative Sample Clause on categories of parties to whom a licensee discloses personal information.	Decline to accept. Since existing samples cover a broad range of categories of parties to whom a licensee may disclose information, it is unnecessary to further lengthen these regulations. However, the language will be simplified to make it easier to understand.	Revise sample clauses throughout Appendix to simplify the language.

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ACIC-6	Effective date	Wants specific effective date in regulations and compliance date should be one year after regulations take effect.	Accept comment to specify an effective date, but decline to accept comments to delay compliance 12 months. The regulations will be revised to provide an effective date 120 days after filing with the Secretary of State. A delay of 120 days after filing is reasonably adequate and furthers the objective of GLBA and the statutory purpose of protecting the privacy and safeguarding the confidentiality of consumers' nonpublic personal information	Revise 2689.24 to specify an effective date.
ACLHIC-19		Similar comment. Wants delay of 12 months for compliance		
AAA-4		Similar comment. Wants delayed effective date.		
NAII-20		Similar comment. Wants delayed effective date of 12 months.		